

In re:  
Anita Jane Wallace  
Debtor

Case No. 25-12023-SC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-8  
Date Rcvd: Nov 10, 2025

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2025:**

Recip ID	Recipient Name and Address
db	Anita Jane Wallace, 1510 W Balboa Blvd Apt K, Newport Beach, CA 92663-4524
42583990	American Express Legal, 199 S Los Robles Ave Ste 450, Pasadena, CA 91101-4625
42583992	Berkeley Vacation Resorts, 2626 E Oakland Park Blvd, Ft Lauderdale, FL 33306-1603
42584002	Vacation Village at Bonaventure II, PO Box 9610, Coral Springs, FL 33075-9610

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: richard.marshack@txitrustee.com	Nov 11 2025 00:54:00	Richard A Marshack (TR), Marshack Hays Wood LLP, 870 Roosevelt, Irvine, CA 92620
smg	EDI: EDD.COM	Nov 11 2025 05:55:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 11 2025 05:55:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42583989	Email/PDF: bncnotices@becket-lee.com	Nov 11 2025 01:03:18	American Express, PO Box 650448, Dallas, TX 75265-0448
42583991	+ EDI: BANKAMER2	Nov 11 2025 05:55:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4036
42583993	EDI: CAPITALONE.COM	Nov 11 2025 05:55:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
42583994	EDI: JPMORGANCHASE	Nov 11 2025 05:55:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
42583995	EDI: DISCOVER	Nov 11 2025 05:55:00	Discover Bank, PO Box 30943, Salt Lake Cty, UT 84130-0943
42583996	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 11 2025 01:03:43	Merrick Bank, 10705 S Jordan Gtwy #200, South Jordan, UT 84095-3977
42583997	Email/Text: bankruptcydpt@mcmcg.com	Nov 11 2025 00:54:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
42583998	EDI: PRA.COM	Nov 11 2025 05:55:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
42583999	EDI: SYNC	Nov 11 2025 05:55:00	Synchrony / Amazon, PO Box 71737, Philadelphia, PA 19176-1737
42584000	EDI: SYNC	Nov 11 2025 05:55:00	Synchrony / Venmo, PO Box 71737, Philadelphia, PA 19176-1737
42584001	Email/Text: closures@collectmoore.com	Nov 11 2025 00:54:00	The Moore Law Group, PO Box 25145, Santa Ana, CA 92799-5145
42584003	EDI: WFCCSBK		

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Nov 11 2025 05:55:00

Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Anita Jane Wallace bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Richard A Marshack (TR)	pkraus@marshackhays.com ecf.alert+Marshack@titlexi.com
United States Trustee (SA)	ustpreion16.sa.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Anita Jane Wallace</u>	Social Security number or ITIN	xxx-xx-1807
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 8:25-bk-12023-SC			

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anita Jane Wallace  
aka AJ Wallace, dba The Fragrance Boutique

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/10/25

**Dated:** 11/10/25

**By the court:** Scott C Clarkson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

9/AUTU

For more information, see page 2 >



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**